

FIG. 1

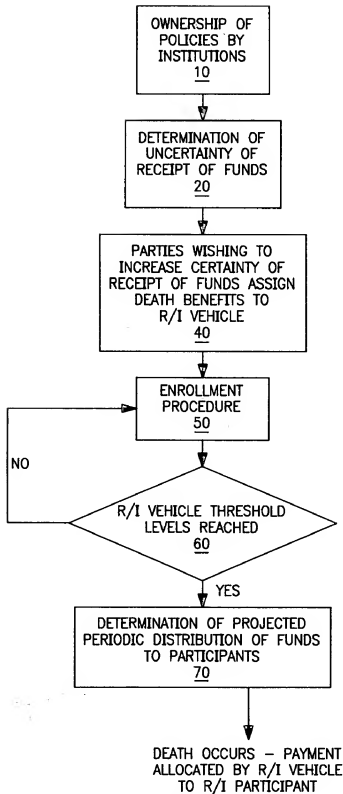


FIG. 2

FIG. 4A

Insured	Name	DOB	Sex	Smoke	Class	Ins.Co.	Policy	Issue Date	Assigned	Issue Age	Dur	Policy	E[ax]	Participation Units	Allocation Percentage	Cumulative Allocation % Per Owner
1	John ar Jane Doe04/04/37	M	N	GI	Nonsmoker	MONEY	1	12/01/96	124,556	60	1	P1	0.00242	301.74	0.35170%	0.35170%
2	John ar Jane Doe08/08/54	M	N	GI	Nonsmoker	MONEY	2	12/01/96	306,551	42	1	P1	0.00069	211.52	0.24654%	0.59824%
3	John ar Jane Doe12/07/40	M	N	GI	Nonsmoker	MONEY	3	12/01/96	348,619	55	1	P1	0.00181	630.13	0.73446%	1.33270%
4	John ar Jane Doe05/27/30	F	N	GI	Nonsmoker	MONEY	4	12/01/96	129,873	67	1	P1	0.00212	274.68	0.32016%	1.65286%
5	John ar Jane Doe03/27/42	M	N	GI	Nonsmoker	MONEY	5	12/01/96	169,634	55	1	P1	0.00181	306.61	0.35738%	2.01024%
6	John ar Jane Doe10/25/45	M	Y	GI	Smoker	MONEY	6	12/01/96	180,231	51	1	P1	0.00297	535.29	0.62391%	2.63415%
7	John ar Jane Doe10/28/36	M	N	GI	Nonsmoker	MONEY	7	12/01/96	281,083	60	1	P1	0.00242	680.92	0.79366%	3.42782%
8	John ar Jane Doe01/12/38	M	N	GI	Nonsmoker	MONEY	8	12/01/96	305,225	59	1	P1	0.00233	709.65	0.82715%	4.25496%
9	John ar Jane Doe12/11/30	M	N	GI	Nonsmoker	MONEY	9	12/01/96	314,711	65	1	P1	0.00360	1,132.96	1.32055%	5.57551%
10	John ar Jane Doe11/16/45	F	N	GI	Nonsmoker	MONEY	10	12/01/96	242,991	51	1	P1	0.00086	209.58	0.24428%	5.81979%
11	John ar Jane Doe09/18/35	F	N	GI	Nonsmoker	MONEY	11	12/01/96	342,025	61	1	P1	0.00151	515.60	0.60097%	6.42076%
12	John ar Jane Doe06/24/39	M	N	GI	Nonsmoker	MONEY	12	12/01/96	310,032	57	1	P1	0.00212	655.72	0.76429%	7.18505%
13	John ar Jane Doe04/09/49	M	Y	GI	Smoker	MONEY	13	12/01/96	101,124	48	1	P1	0.00246	248.61	0.28978%	7.47482%
14	John ar Jane Doe02/11/51	M	Y	GI	Smoker	MONEY	14	12/01/96	238,902	46	1	P1	0.00211	504.56	0.58810%	8.06292%
15	John ar Jane Doe05/24/35	F	N	GI	Nonsmoker	MONEY	15	12/01/96	111,111	62	1	P1	0.00161	179.17	0.20883%	8.27175%
16	John ar Jane Doe08/02/47	M	N	GI	Nonsmoker	MONEY	16	12/01/96	328,190	49	1	P1	0.00120	393.83	0.45903%	8.73079%
17	John ar Jane Doe09/23/48	M	N	GI	Nonsmoker	MONEY	17	12/01/96	285,485	48	1	P1	0.00112	319.03	0.37185%	9.10264%
18	John ar Jane Doe06/27/35	M	N	GI	Nonsmoker	MONEY	18	12/01/96	280,467	61	1	P1	0.00253	708.88	0.82625%	9.92889%
19	John ar Jane Doe04/14/44	M	N	GI	Nonsmoker	MONEY	19	12/01/96	196,568	53	1	P1	0.00155	303.85	0.35416%	10.26305%
20	John ar Jane Doe12/01/48	M	N	GI	Nonsmoker	MONEY	20	12/01/96	284,250	48	1	P1	0.00112	317.65	0.37024%	10.6330%
21	John ar Jane Doe12/26/31	M	N	GI	Nonsmoker	MONEY	21	12/01/96	280,122	64	1	P1	0.00324	907.60	1.05787%	11.71116%
22	John ar Jane Doe06/05/42	M	N	GI	Nonsmoker	MONEY	22	12/01/96	159,181	54	1	P1	0.00167	266.23	0.31031%	12.02147%
23	John ar Jane Doe12/27/43	M	Y	GI	Smoker	MONEY	23	12/01/96	247,216	52	1	P1	0.00314	775.02	0.90334%	12.92482%
24	John ar Jane Doe12/14/47	M	N	GI	Nonsmoker	MONEY	24	12/01/96	100,636	48	1	P1	0.00112	112.46	0.13108%	13.05590%

FIG. 4B

Insured	Name	DOB	Sex	Smoke	Class	Ins.Co.	Policy	Issue Date	Assigned	Issue Age	Dur	Policy	E[qx]	Partici- pation Units	Allocation Percentage	Cumulative Allocation % Per Owner
25	John or Jane Doe	04/16/43	F	N	GI Nonsmoker	MONY	25	12/01/96	287,051	54	1	P1	0.00099	284.18	0.33123%	13.38713%
26	John or Jane Doe	02/06/50	M	N	GI Nonsmoker	MONY	26	12/01/96	100,275	47	1	P2	0.00104	104.54	0.12184%	0.12184%
27	John or Jane Doe	02/23/52	F	N	GI Nonsmoker	MONY	27	12/01/96	207,255	45	1	P2	0.00065	133.68	0.15581%	0.27766%
28	John or Jane Doe	05/22/44	M	Y	GI Smoker	MONY	28	12/01/96	225,507	53	1	P2	0.00340	766.50	0.89341%	1.17107%
29	John or Jane Doe	03/14/36	M	N	GI Nonsmoker	MONY	29	12/01/96	235,689	61	1	P2	0.00253	595.70	0.69434%	1.86540%
30	John or Jane Doe	10/07/51	M	N	GI Nonsmoker	MONY	30	12/01/96	114,937	45	1	P2	0.00088	100.86	0.17566%	1.98296%
31	John or Jane Doe	09/26/36	M	N	GI Nonsmoker	MONY	31	12/01/96	132,006	60	1	P2	0.00242	319.78	0.37273%	2.35589%
32	John or Jane Doe	12/07/50	M	Y	GI Smoker	MONY	32	12/01/96	260,165	45	1	P2	0.00193	502.25	0.58541%	2.94110%
33	John or Jane Doe	01/24/35	M	N	GI Nonsmoker	MONY	33	12/01/96	239,330	62	1	P2	0.00263	628.24	0.73226%	3.67336%
34	John or Jane Doe	01/24/36	M	N	GI Nonsmoker	MONY	34	12/01/96	307,553	61	1	P2	0.00253	777.34	0.90605%	4.57940%
35	John or Jane Doe	05/28/50	F	N	GI Nonsmoker	MONY	35	12/01/96	185,726	47	1	P2	0.00072	133.72	0.15586%	4.73526%
36	John or Jane Doe	01/06/33	M	N	GI Nonsmoker	MONY	36	12/01/96	135,408	64	1	P2	0.00324	438.72	0.51136%	5.24663%
37	John or Jane Doe	05/20/43	M	Y	GI Smoker	MONY	37	12/01/96	195,235	54	1	P2	0.00368	718.37	0.83731%	6.08393%
38	John or Jane Doe	12/16/47	F	Y	GI Smoker	MONY	38	12/01/96	197,867	48	1	P2	0.00165	326.48	0.38054%	6.46447%
39	John or Jane Doe	03/18/36	F	Y	GI Smoker	MONY	39	12/01/96	188,329	61	1	P2	0.00332	624.59	0.72801%	7.19248%
40	John or Jane Doe	01/23/35	M	N	GI Nonsmoker	MONY	40	12/01/96	131,028	62	1	P2	0.00263	343.95	0.40090%	7.59337%
41	John or Jane Doe	03/24/39	M	N	GI Nonsmoker	MONY	41	12/01/96	332,434	58	1	P2	0.00222	738.00	0.86020%	8.45357%
42	John or Jane Doe	05/27/47	M	N	GI Nonsmoker	MONY	42	12/01/96	113,764	50	1	P2	0.00128	145.05	0.16907%	8.62264%
43	John or Jane Doe	02/26/53	M	N	GI Nonsmoker	MONY	43	12/01/96	168,442	44	1	P2	0.00081	136.44	0.15903%	8.78166%
44	John or Jane Doe	05/28/42	M	N	GI Nonsmoker	MONY	44	12/01/96	145,203	55	1	P2	0.00181	262.45	0.30591%	9.08757%
45	John or Jane Doe	05/19/53	M	N	GI Nonsmoker	MONY	45	12/01/96	317,242	44	1	P2	0.00081	256.97	0.29951%	9.38709%
46	John or Jane Doe	04/07/48	M	N	GI Nonsmoker	MONY	46	12/01/96	272,331	49	1	P2	0.00120	326.80	0.38091%	9.76799%
47	John or Jane Doe	01/24/34	M	Y	GI Smoker	MONY	47	12/01/96	204,645	63	1	P2	0.00642	1,313.51	1.53099%	11.29898%
48	John or Jane Doe	04/28/51	F	N	GI Nonsmoker	MONY	48	12/01/96	114,017	46	1	P2	0.00068	77.82	0.09070%	11.38969%

FIG. 4C

Insured	Name	DOB	Sex	Smoke	Class	Ins.Co.	Policy	Issue Date	Assigned Age	Issue Age	Dur	Policy	E[ax]	Partici- pation Units	Allocation Percentage	Cumulative Allocation % Per Owner
49	John or Jane Doe08/23/37	M	N	GI Nonsmoker	GI Nonsmoker	MONY	49	12/01/96	181,536	59	1	P2	0.00233	422.07	0.49195%	11.88164%
50	John or Jane Doe08/08/43	M	N	GI Nonsmoker	GI Nonsmoker	MONY	50	12/01/96	212,245	53	1	P2	0.00155	327.92	0.38221%	12.26385%
51	John or Jane Doe02/02/45	M	N	GI Nonsmoker	GI Nonsmoker	MONY	51	12/01/96	336,689	52	1	P2	0.00143	479.78	0.59922%	12.82307%
52	John or Jane Doe02/15/34	M	N	GI Nonsmoker	GI Nonsmoker	MONY	52	12/01/96	127,041	63	1	P2	0.00292	370.64	0.43201%	13.25508%
53	John or Jane Doe11/18/35	M	N	GI Nonsmoker	GI Nonsmoker	MONY	53	12/01/96	313,769	61	1	P2	0.00253	793.05	0.92436%	14.17944%
54	John or Jane Doe04/08/44	M	N	GI Nonsmoker	GI Nonsmoker	MONY	54	12/01/96	153,443	53	1	P2	0.00155	237.07	0.27632%	14.45576%
55	John or Jane Doe06/07/40	F	N	GI Nonsmoker	GI Nonsmoker	MONY	55	12/01/96	307,389	56	1	P2	0.00109	334.29	0.39963%	14.84539%
56	John or Jane Doe07/24/38	F	N	GI Nonsmoker	GI Nonsmoker	MONY	56	12/01/96	183,305	58	1	P2	0.00122	224.09	0.26119%	15.10659%
57	John or Jane Doe08/04/38	M	N	GI Nonsmoker	GI Nonsmoker	MONY	57	12/01/96	202,606	58	1	P2	0.00222	449.81	0.52428%	15.63087%
58	John or Jane Doe11/24/32	M	N	GI Nonsmoker	GI Nonsmoker	MONY	58	12/01/96	259,696	64	1	P2	0.00324	841.42	0.98073%	16.61160%
59	John or Jane Doe04/25/31	M	N	GI Nonsmoker	GI Nonsmoker	MONY	59	12/01/96	346,896	66	1	P2	0.00399	1,384.12	1.61328%	18.22488%
60	John or Jane Doe03/20/42	M	N	GI Nonsmoker	GI Nonsmoker	MONY	60	12/01/96	176,056	55	1	P2	0.00181	318.22	0.37091%	18.59579%
61	John or Jane Doe11/01/42	M	N	GI Nonsmoker	GI Nonsmoker	MONY	61	12/01/96	110,105	54	1	P2	0.00167	184.15	0.21464%	18.81043%
62	John or Jane Doe01/23/39	M	N	GI Nonsmoker	GI Nonsmoker	MONY	62	12/01/96	173,059	58	1	P2	0.00222	384.19	0.44780%	19.25824%
63	John or Jane Doe06/12/50	M	N	GI Nonsmoker	GI Nonsmoker	MONY	63	12/01/96	236,380	46	1	P2	0.00096	226.92	0.26450%	19.52273%
64	John or Jane Doe05/05/36	F	N	GI Nonsmoker	GI Nonsmoker	MONY	64	12/01/96	222,307	61	1	P2	0.00151	335.13	0.39062%	19.91335%
65	John or Jane Doe03/06/51	M	N	GI Nonsmoker	GI Nonsmoker	MONY	65	12/01/96	206,748	46	1	P2	0.00096	198.48	0.23134%	20.14469%
66	John or Jane Doe09/06/48	M	N	GI Nonsmoker	GI Nonsmoker	MONY	66	12/01/96	197,369	48	1	P2	0.00112	220.56	0.25708%	20.40177%
67	John or Jane Doe12/24/51	M	Y	GI Smoker	GI Smoker	MONY	67	12/01/96	315,812	44	1	P2	0.00178	562.78	0.65596%	21.05772%
68	John or Jane Doe10/22/37	M	N	GI Nonsmoker	GI Nonsmoker	MONY	68	12/01/96	241,415	59	1	P2	0.00233	561.29	0.65422%	21.71195%
69	John or Jane Doe11/12/35	M	Y	GI Smoker	GI Smoker	MONY	69	12/01/96	104,040	61	1	P2	0.00556	578.51	0.67430%	22.38625%
70	John or Jane Doe08/15/43	M	N	GI Nonsmoker	GI Nonsmoker	MONY	70	12/01/96	249,684	53	1	P2	0.00155	385.76	0.44963%	22.83588%
71	John or Jane Doe04/09/40	M	N	GI Nonsmoker	GI Nonsmoker	MONY	71	12/01/96	334,901	57	1	P2	0.00212	708.32	0.82559%	23.66147%
72	John or Jane Doe09/17/49	F	N	GI Nonsmoker	GI Nonsmoker	MONY	72	12/01/96	329,975	47	1	P2	0.00072	237.58	0.27692%	23.93839%

FIG. 4D

Insured	Name	DOB	Sex	Smoke	Class	Ins.Co.	Policy	Issue Date	Assigned	Issue Age	Duration	Policy	E[qt]	Participation Units	Allocation Percentage	Cumulative Allocation % Per Owner
73	John or Jane Doe09/15/32	M	N	N	GI Nonsmoker	MONY	73	12/01/96	286,574	64	1	P2	0.00324	928.50	1.08223%	25.02062%
74	John or Jane Doe06/23/52	F	N	N	GI Nonsmoker	MONY	74	12/01/96	338,925	44	1	P2	0.00061	205.90	0.23999%	25.26061%
75	John or Jane Doe02/12/32	M	N	N	GI Nonsmoker	MONY	75	12/01/96	207,720	65	1	P2	0.00360	747.79	0.87160%	26.13222%
76	John or Jane Doe03/22/30	M	N	N	GI Nonsmoker	MONY	76	12/01/96	293,719	67	1	P2	0.00443	1,301.91	1.51747%	27.64668%
77	John or Jane Doe08/16/36	M	N	N	GI Nonsmoker	MONY	77	12/01/96	178,572	60	1	P2	0.00242	432.59	0.50422%	28.15390%
78	John or Jane Doe05/26/51	M	Y	Y	GI Smoker	MONY	78	12/01/96	157,485	46	1	P2	0.00211	332.61	0.38768%	28.54158%
79	John or Jane Doe02/12/33	F	Y	Y	GI Smoker	MONY	79	12/01/96	235,829	64	1	P2	0.00396	933.88	1.08851%	29.63008%
80	John or Jane Doe10/26/45	M	Y	Y	GI Smoker	MONY	80	12/01/96	220,924	51	1	P2	0.00297	656.14	0.76478%	30.39487%
81	John or Jane Doe04/28/45	M	N	N	GI Nonsmoker	MONY	81	12/01/96	215,446	52	1	P3	0.00143	307.01	0.35784%	0.35784%
82	John or Jane Doe12/12/52	M	N	N	GI Nonsmoker	MONY	82	12/01/96	141,516	43	1	P3	0.00074	105.08	0.12247%	0.48032%
83	John or Jane Doe04/24/33	M	N	N	GI Nonsmoker	MONY	83	12/01/96	105,843	64	1	P3	0.00324	342.93	0.39971%	0.88003%
84	John or Jane Doe02/15/39	M	N	N	GI Nonsmoker	MONY	84	12/01/96	294,566	58	1	P3	0.00222	653.94	0.76221%	1.64224%
85	John or Jane Doe05/08/53	M	N	N	GI Nonsmoker	MONY	85	12/01/96	157,505	44	1	P3	0.00081	127.58	0.14870%	1.79094%
86	John or Jane Doe06/08/53	M	N	N	GI Nonsmoker	MONY	86	12/01/96	320,316	43	1	P3	0.00074	237.83	0.27721%	2.06815%
87	John or Jane Doe12/04/51	F	N	N	GI Nonsmoker	MONY	87	12/01/96	198,683	44	1	P3	0.00061	120.70	0.14068%	2.20884%
88	John or Jane Doe06/03/46	M	N	N	GI Nonsmoker	MONY	88	12/01/96	153,509	50	1	P3	0.00128	195.72	0.22813%	2.43697%
89	John or Jane Doe01/11/30	M	N	N	GI Nonsmoker	MONY	89	12/01/96	160,179	67	1	P3	0.00443	709.99	0.82755%	3.26451%
90	John or Jane Doe02/21/48	M	N	N	GI Nonsmoker	MONY	90	12/01/96	278,419	49	1	P3	0.00120	334.10	0.38942%	3.65394%
91	John or Jane Doe02/17/41	M	N	N	GI Nonsmoker	MONY	91	12/01/96	281,751	56	1	P3	0.00196	551.53	0.64284%	4.29678%
92	John or Jane Doe06/25/34	M	N	N	GI Nonsmoker	MONY	92	12/01/96	273,835	62	1	P3	0.00263	718.82	0.83783%	5.13461%
93	John or Jane Doe09/27/44	F	N	N	GI Nonsmoker	MONY	93	12/01/96	230,018	52	1	P3	0.00090	207.02	0.24123%	5.37590%
94	John or Jane Doe01/17/51	M	N	N	GI Nonsmoker	MONY	94	12/01/96	308,124	46	1	P3	0.00036	295.80	0.34477%	5.72068%
95	John or Jane Doe10/27/36	M	N	N	GI Nonsmoker	MONY	95	12/01/96	275,842	60	1	P3	0.00242	668.23	0.77887%	6.49955%
96	John or Jane Doe11/18/51	M	N	N	GI Nonsmoker	MONY	96	12/01/96	213,718	45	1	P3	0.00088	187.54	0.21853%	6.71813%

FIG. 4E

Insured	Name	DOB	Sex	Smoke	Class	Ins. Co.	Policy	Issue Date	Assigned Age	Issue Age	Dur	Policy	E[qx]	Participation Units	Allocation Percentage	Cumulative Per Owner
97	John or Jane Doe01/07/34	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	97	12/01/96	105,037	63	1	P3	0.00292	306.45	0.35718%	7.07532%
98	John or Jane Doe02/20/51	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	98	12/01/96	244,195	46	1	P3	0.00096	234.43	0.27324%	7.34856%
99	John or Jane Doe09/13/32	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	99	12/01/96	333,980	64	1	P3	0.00324	1,082.10	1.26126%	8.60982%
100	John or Jane Doe06/26/42	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	100	12/01/96	100,108	54	1	P3	0.00167	167.43	0.19515%	8.80497%
101	John or Jane Doe02/20/42	F	N	GI Nonsmoker	GI Nonsmoker	MONEY	101	12/01/96	149,837	55	1	P3	0.00104	155.08	0.18076%	8.98573%
102	John or Jane Doe02/02/30	M	Y	GI Smoker	GI Smoker	MONEY	102	12/01/96	193,793	67	1	P3	0.00975	1,889.77	2.20266%	11.18839%
103	John or Jane Doe10/02/44	M	Y	GI Smoker	GI Smoker	MONEY	103	12/01/96	222,650	52	1	P3	0.00314	698.01	0.81358%	12.00197%
104	John or Jane Doe03/07/38	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	104	12/01/96	214,827	59	1	P3	0.00233	499.47	0.58217%	12.58414%
105	John or Jane Doe01/25/35	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	105	12/01/96	231,164	62	1	P3	0.00263	608.81	0.70728%	13.29142%
106	John or Jane Doe12/26/52	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	106	12/01/96	308,300	43	1	P3	0.00074	228.91	0.26681%	13.55823%
107	John or Jane Doe09/21/41	M	Y	GI Smoker	GI Smoker	MONEY	107	12/01/96	235,675	55	1	P3	0.00398	937.16	1.09233%	14.65056%
108	John or Jane Doe03/03/42	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	108	12/01/96	128,087	55	1	P3	0.00181	231.52	0.26985%	14.92041%
109	John or Jane Doe02/21/31	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	109	12/01/96	153,923	66	1	P3	0.00399	614.15	0.71584%	15.63625%
110	John or Jane Doe06/27/32	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	110	12/01/96	126,300	64	1	P3	0.00324	409.21	0.47697%	16.11321%
111	John or Jane Doe03/06/49	F	N	GI Nonsmoker	GI Nonsmoker	MONEY	111	12/01/96	110,387	48	1	P3	0.00075	82.79	0.09650%	16.20971%
112	John or Jane Doe04/21/46	M	Y	GI Smoker	GI Smoker	MONEY	112	12/01/96	172,647	51	1	P3	0.00297	512.76	0.59766%	16.80737%
113	John or Jane Doe11/10/39	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	113	12/01/96	323,870	60	1	P3	0.00212	684.99	0.79840%	17.60577%
114	John or Jane Doe01/05/51	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	114	12/01/96	174,188	46	1	P3	0.00096	167.22	0.19491%	17.80068%
115	John or Jane Doe02/05/43	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	115	12/01/96	212,308	54	1	P3	0.00167	355.09	0.41388%	18.21456%
116	John or Jane Doe11/17/53	F	N	GI Nonsmoker	GI Nonsmoker	MONEY	116	12/01/96	150,377	43	1	P4	0.00057	85.92	0.10015%	0.10015%
117	John or Jane Doe06/03/53	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	117	12/01/96	327,219	43	1	P4	0.00074	242.96	0.28319%	0.38333%
118	John or Jane Doe12/04/35	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	118	12/01/96	207,657	60	1	P4	0.00242	503.05	0.58634%	0.96967%
119	John or Jane Doe01/17/52	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	119	12/01/96	234,766	45	1	P4	0.00088	206.01	0.24012%	1.20979%
120	John or Jane Doe04/19/45	M	N	GI Nonsmoker	GI Nonsmoker	MONEY	120	12/01/96	109,494	52	1	F4	0.00143	156.03	0.18186%	1.39165%

FIG. 4F

Insured	Name	DOB	Sex	Smoke	Class	Ins.Co.	Policy	Issue Date	Assigned	Issue Age	Policy Dur	Partici- pation Units	Allocation Percentage	Cumulative Allocation % Per Owner
121	John or Jane Doe	04/21/41	M	N	GI Nonsmoker	MONY 121		12/01/96	162,661	56	1	P4	0.00196	1.76278%
122	John or Jane Doe	09/11/49	M	N	GI Nonsmoker	MONY 122		12/01/96	235,742	47	1	P4	0.00104	2.04923%
123	John or Jane Doe	09/27/30	M	N	GI Nonsmoker	MONY 123		12/01/96	250,291	66	1	P4	0.00399	3.21324%
124	John or Jane Doe	09/24/38	F	Y	GI Smoker	MONY 124		12/01/96	278,520	58	1	P4	0.00289	4.08635%
125	John or Jane Doe	07/20/37	M	N	GI Nonsmoker	MONY 125		12/01/96	234,436	59	1	P4	0.00233	4.72168%
126	John or Jane Doe	10/01/38	M	N	GI Nonsmoker	MONY 126		12/01/96	306,179	58	1	P4	0.00222	5.51392%
127	John or Jane Doe	10/24/45	F	Y	GI Smoker	MONY 127		12/01/96	334,902	51	1	P4	0.00190	6.25461%
128	John or Jane Doe	01/20/49	M	N	GI Nonsmoker	MONY 128		12/01/96	334,200	48	1	P4	0.00112	6.68992%
129	John or Jane Doe	03/15/45	M	N	GI Nonsmoker	MONY 129		12/01/96	284,095	52	1	P4	0.00143	7.16178%
130	John or Jane Doe	02/02/42	M	N	GI Nonsmoker	MONY 130		12/01/96	176,898	55	1	P4	0.00181	7.53446%
131	John or Jane Doe	06/22/39	M	N	GI Nonsmoker	MONY 131		12/01/96	264,129	57	1	P4	0.00212	8.18559%
132	John or Jane Doe	06/19/51	M	Y	GI Smoker	MONY 132		12/01/96	104,835	45	1	P4	0.00193	8.42148%
133	John or Jane Doe	08/28/35	M	N	GI Nonsmoker	MONY 133		12/01/96	111,793	61	1	P4	0.00253	8.75082%
134	John or Jane Doe	10/08/36	M	N	GI Nonsmoker	MONY 134		12/01/96	299,816	60	1	P4	0.00242	9.59738%
135	John or Jane Doe	02/12/45	F	N	GI Nonsmoker	MONY 135		12/01/96	153,060	52	1	P4	0.00090	9.75794%
136	John or Jane Doe	08/06/34	M	N	GI Nonsmoker	MONY 136		12/01/96	121,159	62	1	P4	0.00263	10.12864%
137	John or Jane Doe	02/26/47	M	N	GI Nonsmoker	MONY 137		12/01/96	215,937	50	1	P4	0.00128	10.44955%
138	John or Jane Doe	09/14/45	M	N	GI Nonsmoker	MONY 138		12/01/96	136,763	51	1	P4	0.00135	10.66475%
139	John or Jane Doe	06/06/44	M	Y	GI Smoker	MONY 139		12/01/96	210,830	52	1	P4	0.00314	11.43514%
140	John or Jane Doe	11/08/54	M	N	GI Nonsmoker	MONY 140		12/01/96	308,111	42	1	P4	0.00069	11.68293%
141	John or Jane Doe	01/15/32	M	N	GI Nonsmoker	MONY 141		12/01/96	317,801	65	1	P4	0.00360	13.01644%
142	John or Jane Doe	02/17/35	F	N	GI Nonsmoker	MONY 142		12/01/96	176,234	62	1	P4	0.00161	13.34767%
143	John or Jane Doe	02/11/37	M	N	GI Nonsmoker	MONY 143		12/01/96	104,362	60	1	P4	0.00242	13.64235%
144	John or Jane Doe	12/27/31	M	N	GI Nonsmoker	MONY 144		12/01/96	156,389	64	1	P4	0.00324	14.23294%

FIG. 4G

Insured	Name	DOB	Sex	Smoke	Class	Ins. Co.	Policy	Issue Date	Assigned Age	Issue Age	Dur	Policy	E[qx]	Participation Units	Allocation Percentage	Cumulative Per Owner
145	John or Jane Doe	03/22/43	M	N	GI Nonsmoker	MONEY	145	12/01/96	315,276	54	1	P4	0.00167	527.30	0.61460%	14.84755%
146	John or Jane Doe	10/01/33	M	N	GI Nonsmoker	MONEY	146	12/01/96	227,017	63	1	P4	0.00292	662.32	0.77198%	15.61953%
147	John or Jane Doe	11/13/52	M	Y	GI Smoker	MONEY	147	12/01/96	109,848	44	1	P4	0.00178	195.75	0.22816%	15.84769%
148	John or Jane Doe	11/20/52	M	N	GI Nonsmoker	MONEY	148	12/01/96	111,889	44	1	P4	0.00081	90.63	0.10564%	15.95333%
149	John or Jane Doe	07/24/39	F	N	GI Nonsmoker	MONEY	149	12/01/96	165,590	57	1	P4	0.00113	187.53	0.21858%	16.17191%
150	John or Jane Doe	09/08/43	M	N	GI Nonsmoker	MONEY	150	12/01/96	208,267	53	1	P4	0.00155	321.77	0.37505%	16.54686%
151	John or Jane Doe	03/13/36	M	N	GI Nonsmoker	MONEY	151	12/01/96	228,940	61	1	P5	0.00253	578.65	0.67445%	0.67445%
152	John or Jane Doe	04/01/43	M	N	GI Nonsmoker	MONEY	152	12/01/96	182,297	54	1	P5	0.00167	304.89	0.35537%	1.02983%
153	John or Jane Doe	07/18/34	M	N	GI Nonsmoker	MONEY	153	12/01/96	264,844	62	1	P5	0.00263	695.22	0.81032%	1.84015%
154	John or Jane Doe	01/17/35	M	N	GI Nonsmoker	MONEY	154	12/01/96	132,245	62	1	P5	0.00263	347.14	0.40462%	2.24477%
155	John or Jane Doe	06/23/44	M	N	GI Nonsmoker	MONEY	155	12/01/96	286,740	52	1	P5	0.00143	408.60	0.47626%	2.72103%
156	John or Jane Doe	06/25/49	M	N	GI Nonsmoker	MONEY	156	12/01/96	135,760	47	1	P5	0.00104	141.53	0.16496%	2.88599%
157	John or Jane Doe	04/02/38	M	N	GI Nonsmoker	MONEY	157	12/01/96	117,460	59	1	P5	0.00233	273.09	0.31831%	3.20430%
158	John or Jane Doe	10/18/41	F	N	GI Nonsmoker	MONEY	158	12/01/96	289,461	55	1	P5	0.00104	299.59	0.34920%	3.55350%
159	John or Jane Doe	07/07/30	F	N	GI Nonsmoker	MONEY	159	12/01/96	119,042	66	1	P5	0.00200	238.38	0.27785%	3.83135%
160	John or Jane Doe	02/04/42	M	N	GI Nonsmoker	MONEY	160	12/01/96	123,830	55	1	P5	0.00181	223.82	0.26088%	4.09223%
161	John or Jane Doe	09/08/40	M	N	GI Nonsmoker	MONEY	161	12/01/96	100,135	56	1	P5	0.00196	196.01	0.22847%	4.32070%
162	John or Jane Doe	10/06/35	F	N	GI Nonsmoker	MONEY	162	12/01/96	108,497	61	1	P5	0.00151	163.56	0.19064%	4.51134%
163	John or Jane Doe	05/22/39	M	N	GI Nonsmoker	MONEY	163	12/01/96	150,098	58	1	P5	0.00222	333.22	0.38839%	4.89973%
164	John or Jane Doe	06/11/32	M	N	GI Nonsmoker	MONEY	164	12/01/96	344,754	64	1	P5	0.00324	1,117.00	1.30195%	6.20167%
165	John or Jane Doe	11/05/44	M	N	GI Nonsmoker	MONEY	165	12/01/96	176,483	52	1	P5	0.00143	251.49	0.29313%	6.49480%
166	John or Jane Doe	06/04/46	F	Y	GI Smoker	MONEY	166	12/01/96	288,729	50	1	P5	0.00182	524.04	0.61081%	7.10561%
167	John or Jane Doe	10/20/50	M	N	GI Nonsmoker	MONEY	167	12/01/96	301,935	46	1	P5	0.00096	289.86	0.33785%	7.44346%
168	John or Jane Doe	10/11/47	M	N	GI Nonsmoker	MONEY	168	12/01/96	261,886	46	1	P5	0.00120	314.26	0.36630%	7.80976%

FIG. 4H

Insured	Name	DOB	Sex	Smoke	Class	Ins.Co.	Policy	Issue Date	Assigned	Issue Age	Dur	Policy	E[α]	Partici- pation Units	Allocation Percentage	Cumulative Allocation % Per Owner
169	John or Jane Doe09/10/45	M	N	GI Nonsmoker	MONY 169	12/01/96	155,387	51	1	P5	0.00135	209.77	0.24450%	8.05426%		
170	John or Jane Doe05/12/54	F	N	GI Nonsmoker	MONY 170	12/01/96	230,139	43	1	P5	0.00057	131.18	0.15290%	8.20716%		
171	John or Jane Doe06/13/45	M	N	GI Nonsmoker	MONY 171	12/01/96	336,120	51	1	P5	0.00135	453.76	0.52869%	8.73605%		
172	John or Jane Doe04/21/44	M	N	GI Nonsmoker	MONY 172	12/01/96	307,888	53	1	P5	0.00155	475.69	0.55445%	9.29050%		
173	John or Jane Doe06/24/50	M	Y	GI Smoker	MONY 173	12/01/96	309,424	46	1	P5	0.00211	653.50	0.76170%	10.05220%		
174	John or Jane Doe04/03/32	M	N	GI Nonsmoker	MONY 174	12/01/96	132,496	65	1	P5	0.00360	476.99	0.55596%	10.60816%		
175	John or Jane Doe05/10/50	M	N	GI Nonsmoker	MONY 175	12/01/96	255,439	47	1	P5	0.00104	266.30	0.31039%	10.91855%		
176	John or Jane Doe11/21/43	M	N	GI Nonsmoker	MONY 176	12/01/96	304,699	53	1	P5	0.00155	470.76	0.54870%	11.46725%		
177	John or Jane Doe08/13/52	F	N	GI Nonsmoker	MONY 177	12/01/96	215,717	44	1	P5	0.00061	131.05	0.15275%	11.62000%		
178	John or Jane Doe09/16/38	M	N	GI Nonsmoker	MONY 178	12/01/96	201,298	58	1	P5	0.00222	446.88	0.52087%	12.14087%		
179	John or Jane Doe02/28/43	M	N	GI Nonsmoker	MONY 179	12/01/96	106,011	54	1	P5	0.00167	177.30	0.20666%	12.34753%		
180	John or Jane Doe06/14/40	M	N	GI Nonsmoker	MONY 180	12/01/96	117,271	56	1	P5	0.00196	229.56	0.26757%	12.61510%		
181	John or Jane Doe03/01/54	M	N	GI Nonsmoker	MONY 181	12/01/96	115,403	43	1	P5	0.00074	85.69	0.09987%	12.71497%		
182	John or Jane Doe10/22/47	M	N	GI Nonsmoker	MONY 182	12/01/96	219,451	49	1	P5	0.00120	263.34	0.30694%	13.02191%		
183	John or Jane Doe08/21/48	M	Y	GI Smoker	MONY 183	12/01/96	207,163	48	1	P5	0.00246	509.31	0.59364%	13.61555%		
184	John or Jane Doe09/25/37	F	N	GI Nonsmoker	MONY 184	12/01/96	181,957	59	1	P5	0.00131	238.82	0.27836%	13.89391%		
185	John or Jane Doe06/25/44	M	N	GI Nonsmoker	MONY 185	12/01/96	294,076	52	1	P5	0.00143	419.06	0.48844%	14.38235%		
186	John or Jane Doe01/19/48	M	N	GI Nonsmoker	MONY 186	12/01/96	171,971	49	1	P5	0.00120	206.37	0.24053%	14.62289%		
187	John or Jane Doe10/13/51	M	N	GI Nonsmoker	MONY 187	12/01/96	203,725	45	1	P5	0.00088	178.77	0.20837%	14.83126%		
188	John or Jane Doe05/24/35	M	N	GI Nonsmoker	MONY 188	12/01/96	141,342	62	1	P5	0.00263	371.02	0.43245%	15.26371%		
189	John or Jane Doe10/03/50	M	N	GI Nonsmoker	MONY 189	12/01/96	178,026	46	1	P5	0.00096	170.90	0.19920%	15.46291%		
190	John or Jane Doe08/02/30	F	N	GI Nonsmoker	MONY 190	12/01/96	218,404	66	1	P5	0.00200	437.35	0.50977%	15.97268%		
191	John or Jane Doe12/12/39	M	N	GI Nonsmoker	MONY 191	06/01/97	101,090	58	1	P6	0.00222	224.42	0.26158%	0.26158%		
192	John or Jane Doe11/05/47	M	N	GI Nonsmoker	MONY 192	06/01/97	161,239	49	1	P6	0.00120	193.49	0.22552%	0.48710%		

FIG. 4I

Insured	Name	DOB	Sex	Smoke	Class	Ins.Co.	Policy	Issue Date	Assigned	Issue Age	Dur	Policy	E[qx]	Partici- pation Units	Allocation Percentage	Cumulative Allocation % Per Owner
193	John or Jane Doe	07/23/54	M	N	CI Nonsmoker	MONEY	193	06/01/97	339,852	42	1	P6	0.00069	234.50	0.27332%	0.76042%
194	John or Jane Doe	06/23/30	M	Y	CI Smoker	MONEY	194	06/01/97	288,260	66	1	P6	0.00878	2,530.35	2.94930%	3.70972%
195	John or Jane Doe	11/21/52	F	N	CI Nonsmoker	MONEY	195	06/01/97	183,910	44	1	P6	0.00061	111.73	0.13022%	3.83995%
196	John or Jane Doe	02/23/49	M	Y	CI Smoker	MONEY	196	06/01/97	113,865	48	1	P6	0.00246	249.94	0.32629%	4.16623%
197	John or Jane Doe	02/20/40	M	N	CI Nonsmoker	MONEY	197	06/01/97	123,865	57	1	P6	0.00212	261.97	0.30535%	4.47158%
198	John or Jane Doe	07/23/50	M	N	CI Nonsmoker	MONEY	198	06/01/97	182,888	46	1	P6	0.00096	175.57	0.20464%	4.67623%
199	John or Jane Doe	12/14/37	M	N	CI Nonsmoker	MONEY	199	06/01/97	195,087	60	1	P6	0.00242	472.60	0.55085%	5.22707%
200	John or Jane Doe	11/18/49	M	N	CI Nonsmoker	MONEY	200	06/01/97	211,290	47	1	P6	0.00104	220.27	0.25674%	5.48381%

85,794.84